WHEREAS, on October 17, 2006, WHEELER CONSTRUCTION LLC, executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2592, Page 556 and subsequently re-recorded in Book 2731, Page 113 and renewed and extended in Book 3150, Page 703.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instruments dated November 22, 2013 and December 20, 2013, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3748, Page 415 and Book 3758, Page 741; and

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deeds of Trust, will on the 29th day of January, 2014, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 27, Area 6, Section "A", Snowden Grove PUD, located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 94, Pages 44-46, in the Office of the Chancery Clerk of DeSoto County, Mississippi

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deeds of Trust.

WITNESS MY SIGNATURE this 30th day of December, 2013.

Eric L. Sappenfield (MS Bar No. 6468)

Substituted Trustee 6858 Swinnea Road 5 Rutland Place Southaven, MS 38671 662-349-3436

Publication Dates: January 7, 2014 January 14, 2014 January 21, 2014 January 28, 2014

foreclosures/13857stnos

WHEREAS, on June 13, 2007, WHEELER CONSTRUCTION LLC, executed a certain Deed of Trust to THOMAS HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2736, Page 387, renewed and extended in Book 3108, Page 1, and further renewed and extended in Book 3150, Page 711.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS HUDSON by instruments dated November 22, 2013 and December 20, 2013, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3748, Page 417, Book 3758, Page 737, and Book 3758, Page 739; and

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deeds of Trust, will on the 29th day of January, 2014, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 6, Area 6, Section "A" Snowden Gove P.U.D., located in Section 3, Township 2 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 94, Pages 44-46, in the Office of the Chancery Clerk of DeSoto County, Mississippi

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deeds of Trust.

WITNESS MY SIGNATURE this 30th day of December 2013.

Eric L. Sappenfield (MS Bar No. 6468)

Substituted Trustee 6858 Swinnea Road 5 Rutland Place Southaven, MS 38671 662-349-3436

Publication Dates:

January 7, 2014

January 14, 2014

January 21, 2014

January 28, 2014

foreclosures/13857.1stnos

SUBSTITUTED TRUSTEE'S NOTICE OF SALE H. E. DAUIS, CH CLERK

WHEREAS, on November 9, 2007, WHEELER CONSTRUCTION LLC, executed a certain Deed of Trust to THOMAS HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2838, Page 446.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS HUDSON by instrument dated December 20, 2013, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3758, Page 735; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 29th day of January, 2014, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 152, Seventh Addition, Cherokee Ridge, Part of Cherokee Valley P.U.D., located in Section 31, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 92, Page 42, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 30th day of December, 2013.

Eric L. Sappenfield (MS Bar No. 6468)

Substituted Trustee 6858 Swinnea Road 5 Rutland Place Southaven, MS 38671 662-349-3436

Publication Dates: January 7, 2014 January 14, 2014 January 21, 2014 January 28, 2014

foreclosures/13857.2stnos

SUBSTITUTED TRUSTEE'S NOTICE OF SALE W.E. DAVIS, CH CLERK

WHEREAS, on February 17, 2010, JOHN D WHEELER, executed a certain Deed of Trust to THOMAS R. HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3138, Page 357.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS R. HUDSON by instrument dated November 22, 2013, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3748, Page 419; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 29th day of January, 2014, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 139, Section B, Ansley Park Subdivision, located in Section 21, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 81, Pages 20-21, in the Office of the Chancery Clerk of DeSoto County, Mississippi

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 30th day of December, 2013

Eric L. Sappenfield (MS Bar No. 6468)

Substituted Trustee 6858 Swinnea Road 5 Rutland Place Southaven, MS 38671 662-349-3436

Publication Dates: January 7, 2014 January 14, 2014 January 21, 2014 January 28, 2014

foreclosures/13858.2stnos

SUBSTITUTED TRUSTEE'S NOTICE OF SALE W.E. DAVIS, CH CLERK

WHEREAS, on April 28, 2008, JOHN DAVID WHEELER, executed a certain Deed of Trust to THOMAS HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2894, Page 709 and renewed and extended in Book 3341, Page 442.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS HUDSON by instruments dated November 22, 2013 and December 20, 2013, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3748, Page 423 and Book 3758, Page 733; and

WHEREAS, default having been made in the terms and conditions of said Deeds of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deeds of Trust, will on the 29th day of January, 2014, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 280, Section "G" Deer Creek Subdivision, located in Section 6, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 95, Pages 8-9, in the Office of the Chancery Clerk of DeSoto County, Mississippi

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deeds of Trust.

WITNESS MY SIGNATURE this 30th day of December 2013.

Eric L. Sappenfield (MS Bar No. 6468)

Substituted Trustee 6858 Swinnea Road 5 Rutland Place Southaven, MS 38671 662-349-3436

Publication Dates:

January 7, 2014

January 14, 2014

January 21, 2014

January 28, 2014

foreclosures/13858.1stnos

WHEREAS, on March 18, 2010, JOHN D WHEELER, executed a certain Deed of Trust to THOMAS HUDSON, TRUSTEE for the benefit of BANKPLUS, which Deed of Trust is of record in the Office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3150, Page 695.

WHEREAS, BANKPLUS has heretofore substituted ERIC L. SAPPENFIELD as Trustee in place and lieu of THOMAS HUDSON by instrument dated November 22, 2013, and recorded in the Office of the Chancery Clerk of DeSoto County, Mississippi in Book 3748, Page 421; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, BANKPLUS, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

NOW, THEREFORE, I, ERIC L. SAPPENFIELD, SUBSTITUTED TRUSTEE, under the provisions of and by virtue of the authority conferred upon me in the same Deed of Trust, will on the 29th day of January, 2014, sell during the legal hours between 11:00 o'clock a.m. and 4:00 o'clock p.m., at the East Door of the County Courthouse of DeSoto County in Hernando, Mississippi, offer for sale and sell said property for cash to the highest bidder, the following described property lying and being situated in DeSoto County, Mississippi:

Lot 69, Section "A", Ansley Park Subdivision, located in Section 21, Township 1 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 74, Pages 26-27, in the Office of the Chancery Clerk of DeSoto County, Mississippi

The undersigned Substituted Trustee will convey only such title as is vested in him by virtue of the above described Deed of Trust.

WITNESS MY SIGNATURE this 30th day of December, 2013.

Eric L. Sappenfield (MS Bar No. 6468)

Substituted Trustee 6858 Swinnea Road 5 Rutland Place Southaven, MS 38671 662-349-3436

Publication Dates:

January 7, 2014

January 14, 2014

January 21, 2014

January 28, 2014

foreclosures/13858stnos

WHEREAS, on October 30, 2007 Michael D. Boone executed a certain Deed of Trust to Robin Glynn, Trustee for Countrywide Bank, FSB, beneficiary, which Deed of Trust was recorded in the office of the Chancery Clerk of Desoto County, Mississippi in Book 2816 at Page 668; and,

WHEREAS, subject deed of trust was assigned to Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP fka Countywide Home Loans Servicing, LP by virtue of an Assignment of Deed of Trust and recorded in the office of the Chancery Clerk of said County in Book 3525 at Page 447; and,

WHEREAS, subject deed of trust was assigned to Green Tree Servicing LLC by virtue of an assignment of deed of trust and recorded in the Office of the Chancery Clerk of said County in Book 3647 at Page 708; and,

WHEREAS, Green Tree Servicing LLC the present owner of the indebtedness and holder of the above described Deed of Trust, appointed Jeff D. Rawlings in the place and stead of Robin Glynn or any subsequently appointed substituted trustee, said Substitution of Trustee being recorded in the office of the Chancery Clerk of said County in Book 3760 at Page 116; and,

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, Green Tree Servicing LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said Deed of Trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale.

NOW, THEREFORE, I, Jeff D. Rawlings, Substituted Trustee in said Deed of Trust, will on the 29th day of January 2014, offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the Front Door of the Desoto County Courthouse, located at 2535 Highway 51 South, Hernando, Mississippi to the highest and best

bidder for cash the following described property situated in Desoto County, State of Mississippi, to-wit:

Lot 419, Section E, TWIN LAKES SUBDIVISION, in Section 6, Township 2 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 12, Pages 18-20, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as is vested in me as Substituted Trustee.

WITNESS MY SIGNATURE, this the 2nd day of January 2014

Jeff D. Rawlings, Substituted Trustee for

Green Tree Servicing, LLC

Dates of Publication: January 7, 14, 21, 28, 2014

Jeff Rawlings Rawlings & MacInnis P.O. Box 1789 Madison, Ms. 39130 601-898-1180

NOTICE OF SUBSTITUTED TRUSTEE'S SALE

STATE OF MISSISSIPPI COUNTY OF DE SOTO

WHEREAS, on October 29, 2004, Kwang Kim executed a promissory note payable to the order of First Guaranty Mortgage Company; and

WHEREAS, the aforesaid promissory note was secured by a Deed of Trust dated October 29, 2004, executed by Kwang Kim and Sunny Kim and being recorded in book 2105, page 215 and rerecorded in book 2113, page 420 and re-re-recorded in book 2124, page 60 of the records of the Chancery Clerk of De Soto County, Mississippi; and which aforesaid Instrument conveys to David A. Neal, Trustee and to First Guaranty Mortgage Company, as Beneficiary, the hereinafter described property; and

WHEREAS, said Deed of Trust was assigned to The Bank of New York Mellon Trust Company NA, fka The Bank of New York Trust Company, NA as Successor in interest to JP Morgan Chase Bank NA, as Trustee for Nomura Asset Acceptance Corporation Mortgage Pass Through Certificates Series 2005-AR1 by an Assignment filed of record on July 5, 2012 and recorded in book 3463, page 60 in the office of the Clerk of the Chancery Court of De Soto County, Mississippi; and

WHEREAS, The Bank of New York Mellon Trust Company NA, fka The Bank of New York Trust Company, NA as Successor in interest to JP Morgan Chase Bank NA, as Trustee for Nomura Asset Acceptance Corporation Mortgage Pass Through Certificates Series 2005-AR1, having executed a Substitution of Trustee to substitute Floyd Healy as trustee in the place and stead of David A. Neal, the same having been recorded in book 3624, page 387 of the records of the Chancery Clerk of De Soto County, Mississippi; and

WHEREAS, default having occurred under the terms and conditions of said promissory note and Deed of Trust and the holder having declared the entire balance due and payable; and

WHEREAS, Floyd Healy, Substituted Trustee in said Deed of Trust will on the 29th of January, 2014, between the hours of 11:00 a.m. and 4:00 p.m., offer for sale and will sell at public outcry to the highest bidder for cash at the East Front Door of the De Soto Courthouse, located at 2535 Highway 51 South in Hernando, Mississippi, the following described property located and situated in De Soto County, Mississippi, to wit:

LOTS 46, SECTION A, LEXINGTON CROSSING SUBDIVISION, SECTION 2, TOWNSHIP 2 SOUTH, RANGE 6 WEST, IN DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 73, PAGES 12 AND 13, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI, TO WHICH PLAT REFERENCE IS HEREBY MADE FOR A MORE PARTICULAR DESCRIPTION OF SAID PROPERTY.

BEING THE SAME PROPERTY CONVEYED TO BOWDEN BUILDING CORPORATION, A TENNESSEE CORPORATION BY WARRANTY DEED FROM EDS, LLC, A TENNESSEE LIMITED LIABILITY COMPANY, RECORDED THE 27TH DAY OF NOVEMBER, 2001 IN DEED BOOK 404, PAGE 579, IN THE REGISTER'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

Indexing Instructions: Lot 46, Section A, Lexington Crossing S/D, Section 2, T2S-R6W, DeSoto

County, Mississippi More commonly known as: 5696 LANCASTER DR, Olive Branch, MS 38654

Subject to the rights of way and easement for public roads and public utilities, and to any prior conveyance or reservation of mineral of every kind and character, including but not limited to oil, gas, sand and gravel in or under subject property.

As the undersigned Substituted Trustee, I will convey only such title as is vested in me under said Deed of Trust.

This 3rd day of January 2014.

Prepared by: Floyd Healy 1405 N. Pierce, Suite 306 Little Rock, Arkansas 72207

4

Floyd Healy Substituted Trustee

Insertion Dates: January 7, 2014; January 14, 2014; January 21, 2014 and January 28, 2014.